

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/15/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Margaret Crooks
aka Mary Margaret Sherrill
11328 Blue Ridge Blvd.
Apt. 1
Kansas City, MO 64134

Case Number:
05-71032-abf

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7397

Attorney for Debtor(s) (name and address):

Jason C. Amerine
Castle Law
818 Grand Blvd., Ste 700
Kansas City, MO 64106
Telephone number: 816-842-6200

Bankruptcy Trustee (name and address):

Richard Fink
Suite 800
818 Grand Blvd
Kansas City, MO 64106-1910
Telephone number: 816-842-1031

Meeting of Creditors

Date: **November 22, 2005**

Time: **03:00 PM**

Location: **Chapter 13 Trustee Meeting Room, Room 950, 818 Grand Blvd., Kansas City, MO 64106**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **2/20/06**

For a governmental unit:

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint Objecting to Determine Dischargeability of Certain Debts:

Sixty (60) days after the first date set for the meeting of creditors.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Web Address of the Bankruptcy Clerk's Office:

<http://www.mow.uscourts.gov>

Telephone number : 816-512-1800

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

For the Court:

Clerk of the Bankruptcy Court:
Patricia L. Brune

Date: 10/26/05

EXPLANATIONS

FORM B9I (10/05)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 05-71032

User: parlec
Form ID: b9i

Page 1 of 1
Total Served: 25

Date Rcvd: Oct 27, 2005

The following entities were served by first class mail on Oct 28, 2005.

db +Mary Margaret Crooks, 11328 Blue Ridge Blvd., Apt. 1, Kansas City, MO 64134-3209
aty +Jason C. Amerine, Castle Law, 818 Grand Blvd., Ste 700, Kansas City, MO 64106-1913
tr +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
11700858 +Arrow Financial, 8589 Aero Dr., Suite 600, San Diego CA 92123-1722
11700860 +CAC Financial, 2601 NW Expressway, Suite 1000 E, Oklahoma City OK 73112-7238
11700862 +Cass Medical Center, 1800 E. Mechanic, Harrisonville MO 64701-2017
11700863 Centrix, PO Box 17669, Denver CO 80217-0669
11700864 Cross Country Bank, PO Box 10004, Huntington WV 25770-0004
11700865 +Dept Recovery, PO Box 9001, Westbury NY 11590-9001
11700866 Direct Loans, PO Box 530260, Atlanta GA 30353-0260
11700868 +Kansas Counselors, PO Box 14765, Shawnee Mission KS 66285-4765
11700869 +Midland Credit Management, 5775 Roscoe Court, San Diego CA 92123-1399
11700870 +Private Investors, 3003 E Chestnut Expressway, Suite 100, Springfield MO 65802-2564
11700871 +Research Hospital, 2316 Myer Blvd, Kansas City MO 64132-1199
11700872 Southfork, 1301 N. Scott Ave., Belton MO 64012-4515
11700873 +Southwestern Bell, 841 E. Hunting Path Ave, Philadelphia PA 19124-4824
11700874 Sprint, P.O. Box 219554, Kansas City MO 64121-9554
11700875 +St. Joseph Medical Center, 1000 Carondelet Drive, Kansas City MO 64114-4865
11700876 +T-Mobile, Financial Service DeptBankruptcy, P.O. Box 37380, Albuquerque NM 87176-7380
11700877 +Truman Hospital, 2301 Holmes, Kansas City MO 64108-2640
11700878 +UMB Bank, 906 Grand Blvd, Kansas City MO 64106-2007

The following entities were served by electronic transmission on Oct 27, 2005 and receipt of the transmission was confirmed on:

11700859 EDI: FIRSTUSA.COM Oct 27 2005 12:27:00 Bank One, PO Box 94015, Palatine IL 60094-4015
11700861 +EDI: CAPITALONE.COM Oct 27 2005 12:28:00 Capital One, PO Box 26030, Richmond VA 23260-6030
11700867 +EDI: IRS.COM Oct 27 2005 12:27:00 IRS, P.O. box 970011, Saint Louis MO 63197-0011
TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2005

Signature:

